

Fig.1

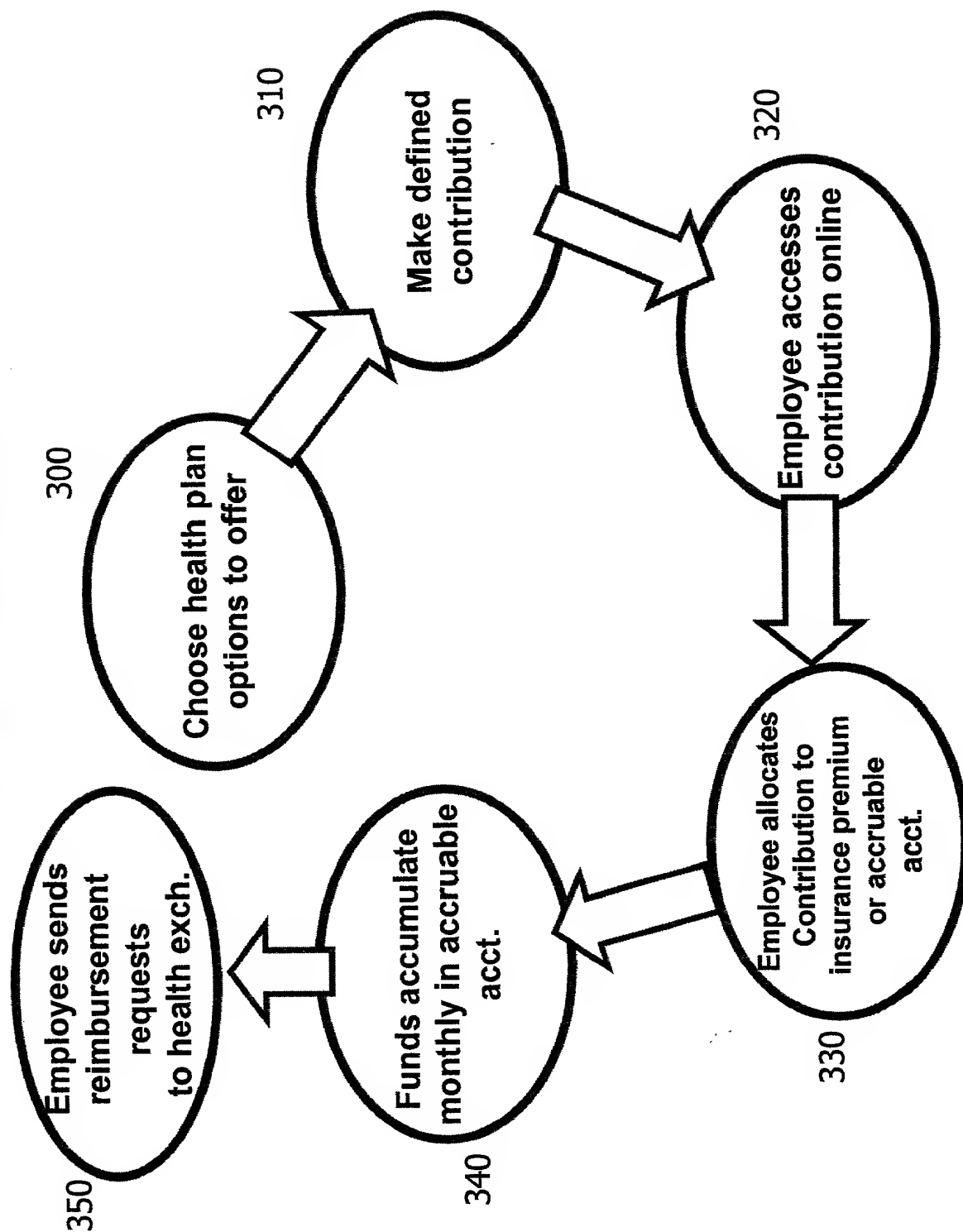


Fig. 2

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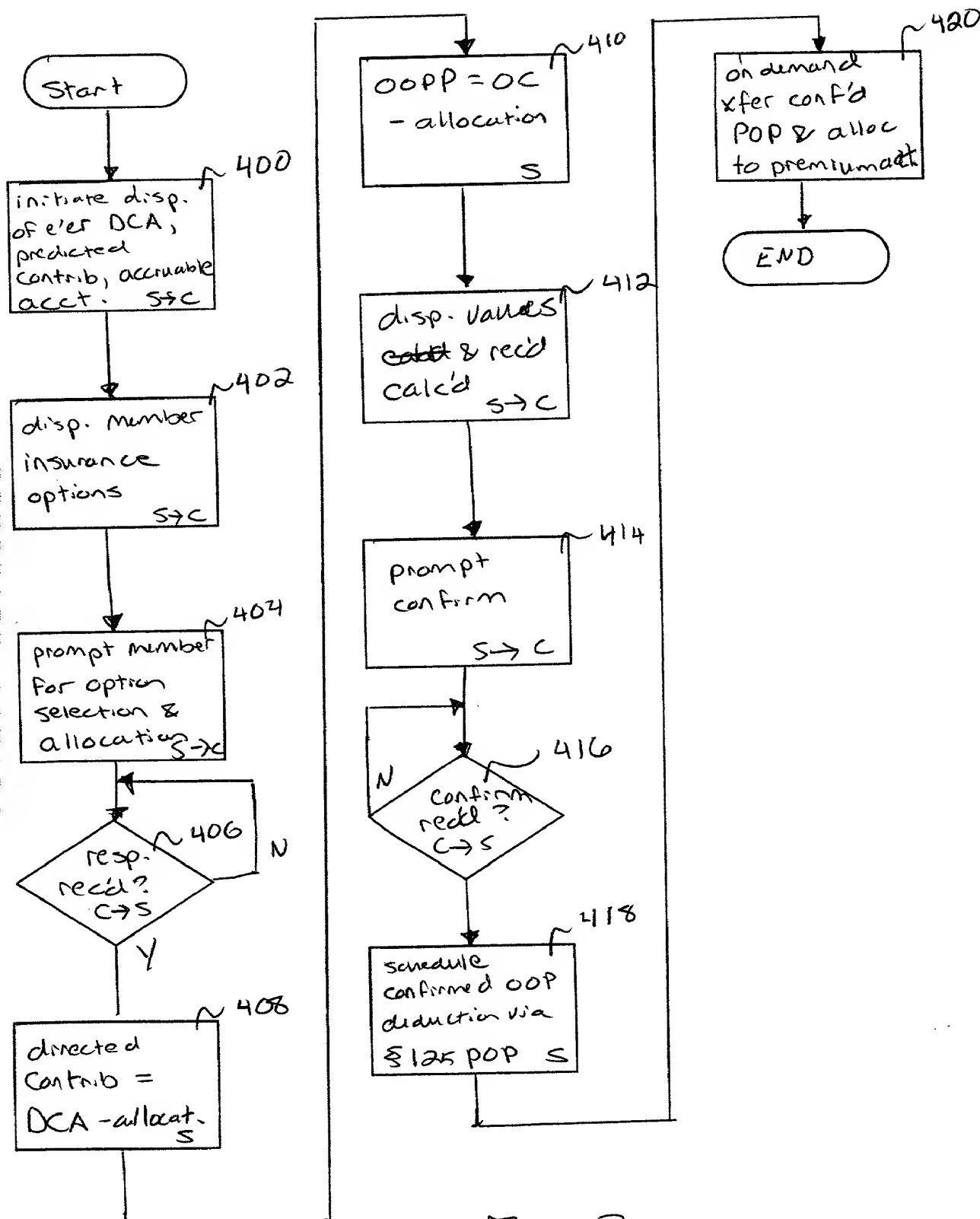


Fig. 3

Welcome Kathy
Log Out

Employee Home

Health Benefits Enrollment

Choose Health Plans Set Up HFA Confirm Selections Provide Personal Information Print Forms

next

Choose Health Plans

First select who will be getting coverage...

500 → Medical insurance for: Decline Medical coverage? ☐
Dental insurance for: Decline Dental coverage? ☐

Then select medical and dental plans to compare...

502 → Current Medical Plan or...

510

Medical Plan Name and Benefits	Premium
Regence BlueCross BlueShield of Oregon PPO 4 (Your current 2000-2001 Plan)	\$477.85
View Details	
Family Deductible	\$600
Individual Deductible	\$200
Maximum Out-of-pocket/Family per family member	\$700
Office Visits	90%
Prescription Drug	\$50 per calendar year, then 80% coinsurance
Emergency Room	100% after \$100 co-pay
Hospitalization	90%
Lifetime Maximum	\$2,000,000
Mental Health	90%
Outpatient Day Surgery	90%
Specialist	90%

Choose this plan

504 → Compare Medical Plan to...

512

Medical Plan Name and Benefits	Premium
Regence BlueCross BlueShield of Oregon H 11 (2001-2002 Plan)	\$264.80
View Details	
Family Deductible	None
Individual Deductible	None
Maximum Out-of-pocket/Family per family member	\$1000 per person per calendar year
Office Visits	\$10 co-pay
Prescription Drug	Benefit must be added
Emergency Room	80% after \$100 co-pay
Hospitalization	80%
Lifetime Maximum	\$1,000,000
Mental Health	80%
Outpatient Day Surgery	80%
Specialist	80%

Choose this plan

506 → Current Dental Plan or...

520

Dental Plan Name and Benefits	Premium
Regence BlueCross BlueShield of Oregon Classic 85 (Current)	\$ 23.20
View Details	
Complicated Services	80% paid
Individual Deductible	\$50
Maximum Benefit	\$1,000 per calendar year
Basic Services	80% paid
Family Deductible	\$150
Major Services	50% paid
Preventative Services	100% paid

Choose this plan

508 → Compare Dental Plan to...

522

Dental Plan Name and Benefits	Premium
Regence BlueCross BlueShield of Oregon Classic 65 (2001-2002 Plan)	\$ 20.05
View Details	
Complicated Services	50% paid
Individual Deductible	\$50
Maximum Benefit	\$1,000 per calendar year
Basic Services	80% paid
Family Deductible	\$150
Major Services	50% paid
Preventative Services	100% paid

Choose this plan

530

Monthly Cost Summary

Medical Plan: PPO 4
Dental Plan: RBCBSO Classic 85
(Your current 2000-2001 Plan)

Employer Contribution	
To your premium	\$141.50
To your HFA	\$125.00
Total Employer Contribution	\$200.00

Premiums	
Medical	\$477.85
Dental	\$23.20
Vision	\$15.00
Total Premium	\$516.05

HFA Contribution: \$0.00

Your Portion of the Premium: \$316.05

[Click here to understand what Your Portion of the Premium means](#)

532

Monthly Cost Summary

Medical Plan: RBCBSO H 11
Dental Plan: RBCBSO Classic 65
(2001-2002 Plan)

Employer Contribution	
To your premium	\$141.50
To your HFA	\$125.00
Total Employer Contribution	\$200.00

Premiums	
Medical	\$264.80
Dental	\$20.05
Vision	\$17.00
Total Premium	\$301.85

HFA Contribution: \$0.00

Your Portion of the Premium: \$181.85

[Click here to understand what Your Portion of the Premium means](#)

Next

Fig. 4

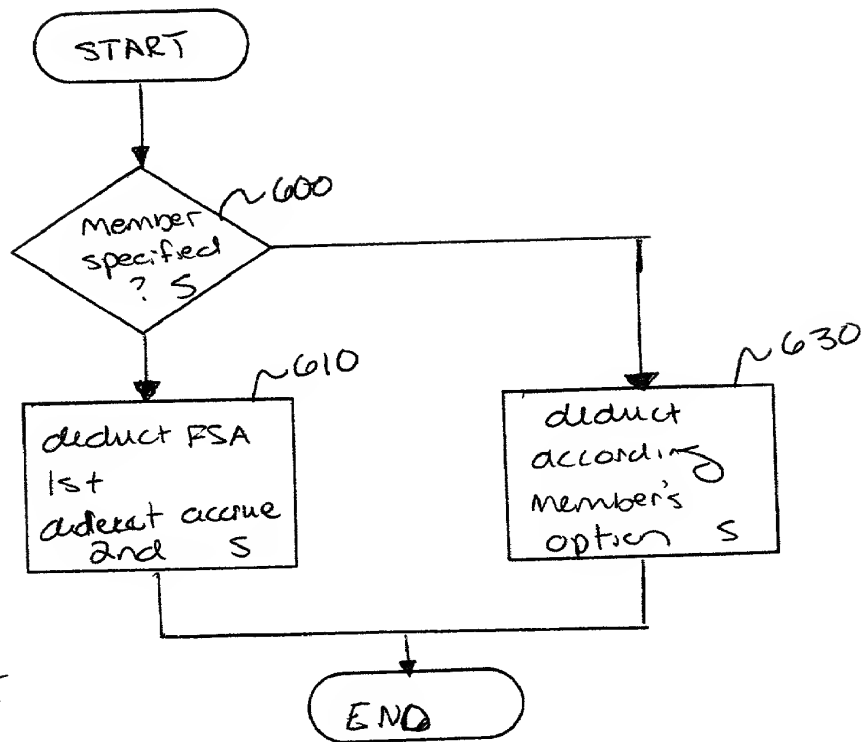


Fig. 5

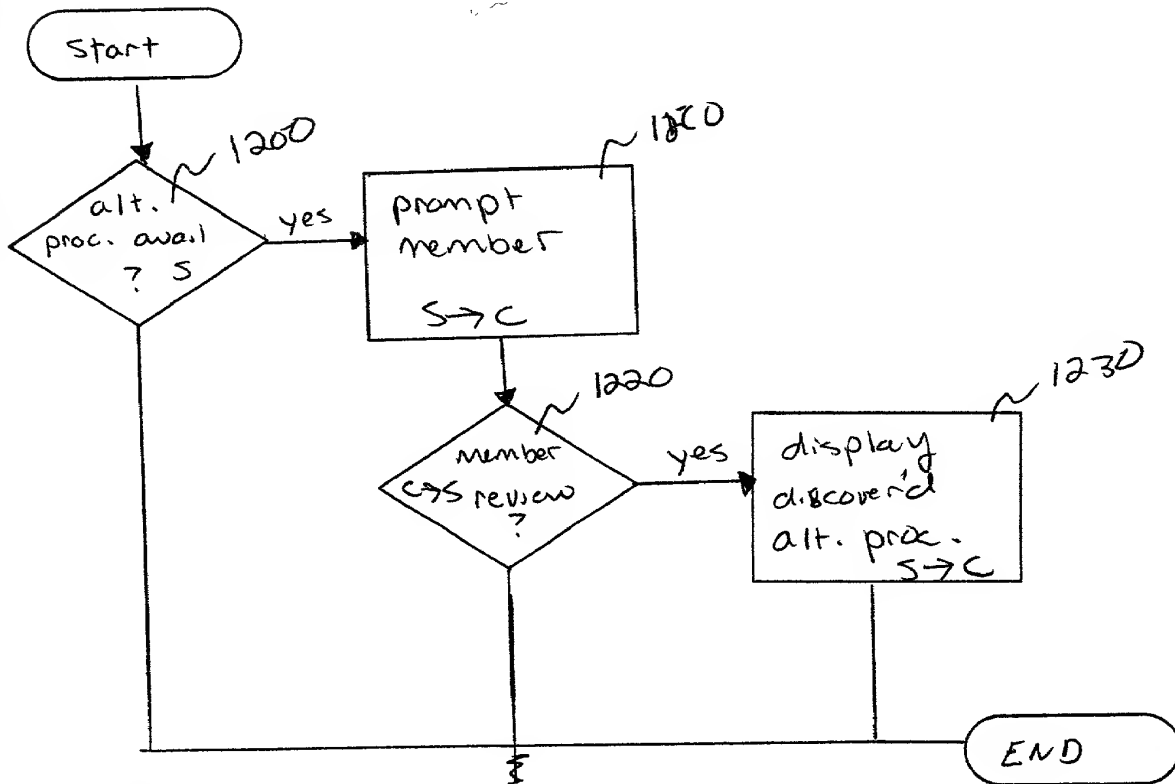


Fig. 11

NW HEALTH PLAN

powered by **myhealthbank** 

MyBenefits

Find HealthCare

MyHealth

Customer Service

Welcome John
of NW Software, Inc.

LOG OUT

search

GO

Monthly Cost Summary

Employer Contribution \$225.00

Premiums
Medical \$312.76
Dental \$73.85
Vision \$17.60
Prescription \$74.90
Total \$479.11

Health Freedom Account

HFA Contribution \$20.00
Available \$240.00

You Owe \$274.11

Health Freedom Account

Funds in the Health Freedom Account are used to pay for medical expenses not covered by your health insurance. See all of the health care products and services you can purchase with funds from your Health Freedom Account.

The Health Freedom Account is a tax free account. Unused funds in the account at the end of the year roll over from year to year. To learn more about the Health Freedom Account, click here.



Need a Reimbursement Request form? Click here

NEED HELP?

What You Need to Know

- Allergies
- Ear infections
- Headache
- Dieting
- Immunizations

Below is a record of your Health Freedom Account transactions. Click the links to see details of transactions.

Health Freedom Account Transactions				
Date	Description	Status	Amount	HFA Balance
5/02/01	Deposit	Accepted	\$20.00	\$20.00
6/03/01	Deposit	Accepted	\$20.00	\$40.00
6/06/01	Claim	Approved	\$40.00	\$40.00
7/01/01	Deposit	Accepted	\$20.00	\$60.00

700

Fig.6

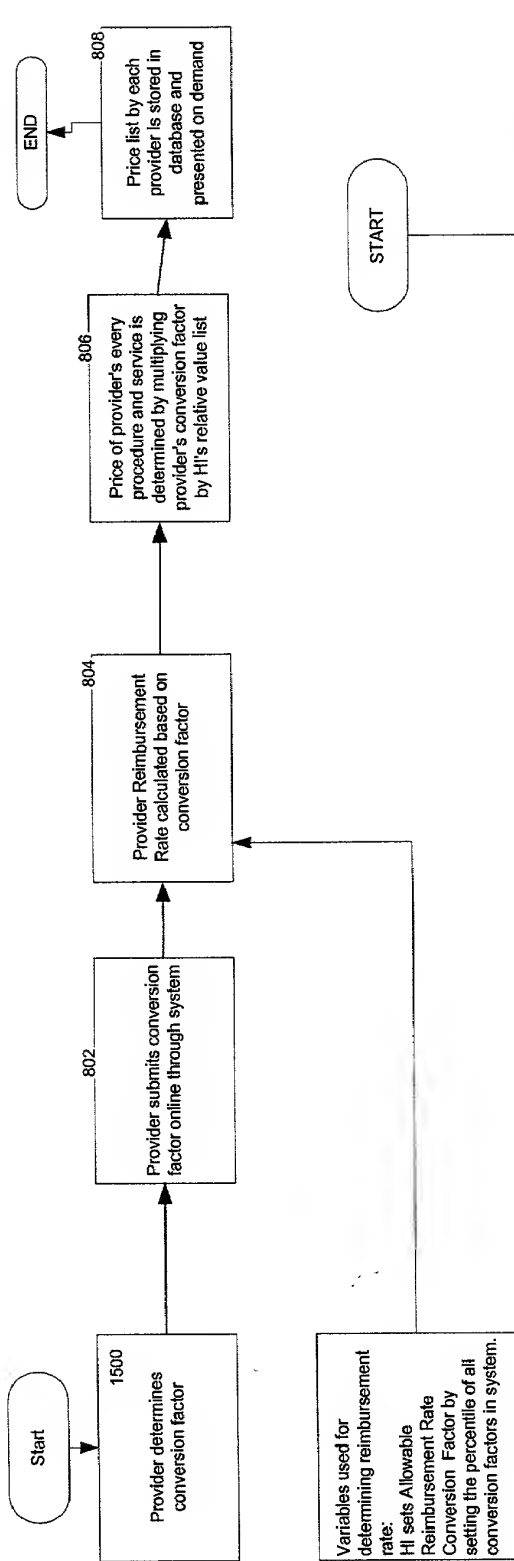


Figure 7

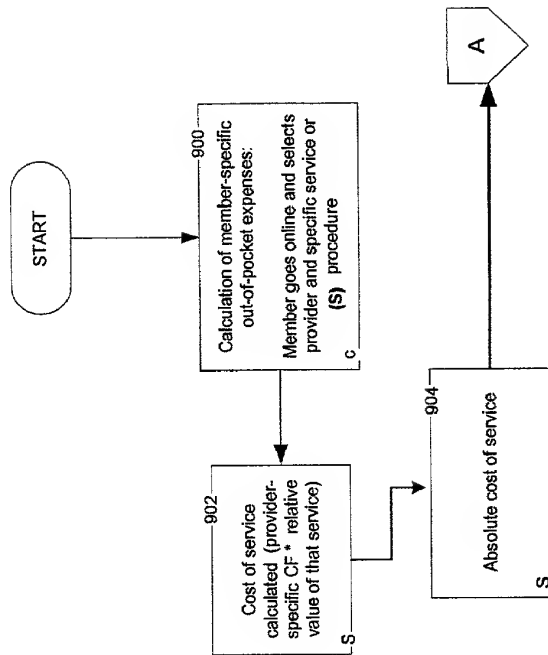


Figure 8A

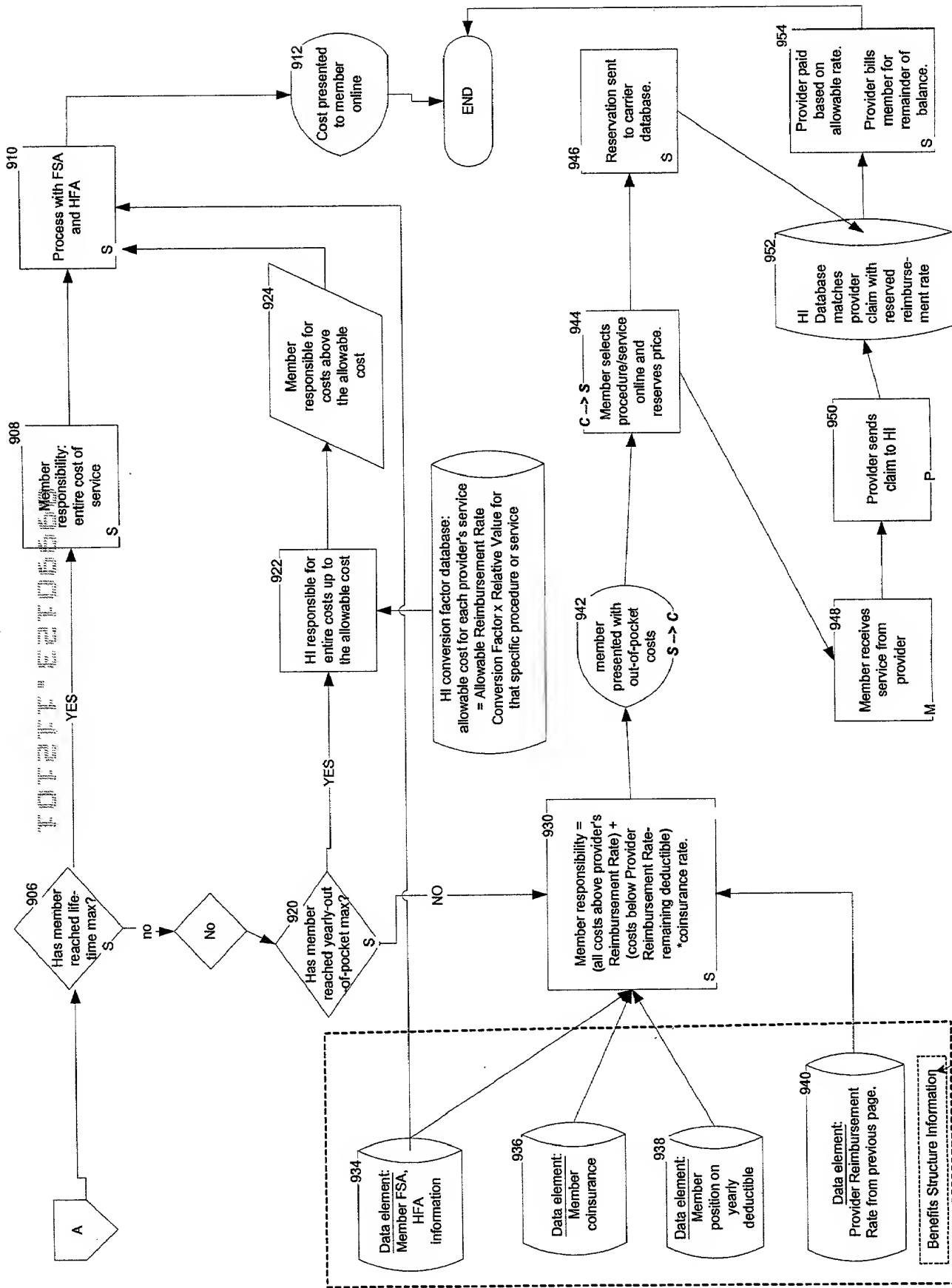
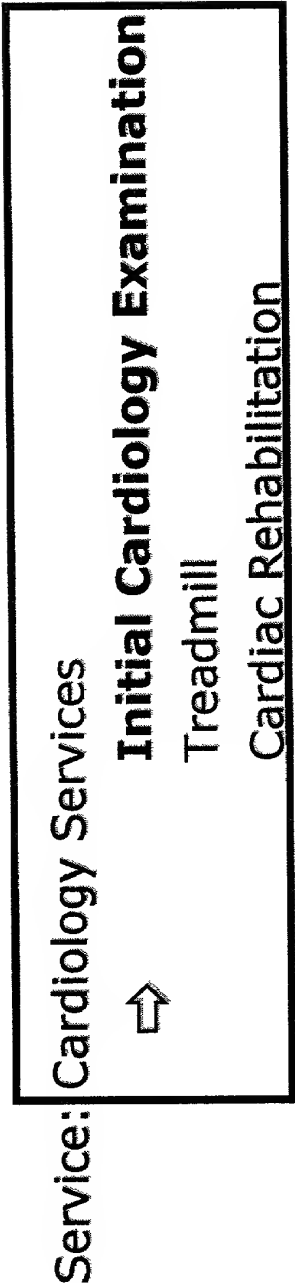


Figure 8B

Exchange Engine Output



Selection of desired services

Fig. 9



1180

Stephen Wumps, MD, FAACP Susan Carson, MD, FAACP

1100 -	Price	\$400	\$600
1110 -	What You Pay	\$80	\$200
1120 -	Location	11 Old Mill Road Portland, OR 97111 Map	244 Snodgrass Parkway, Lake Oswego, OR 98333 Map
1130 -	Resume	MD, OHSU, 1978 Cardiology, Univ. Maryland 1984 Click for Details	MD, UCSF, 1984 Cardiology, Baylor, 1990 Click for Details
1140 -	Member Reviews	Click to Read	Click to Read
1150 -	Public Records	1 Listing (Click to Review)	2 Listings (Click to Review)
1160 -	Independent Rating	★ ★ ★ ★	★ ★ ★ ★
1170 -	Website	www.wumpsmd.com	www.carsonheart.com

Fig. 10

Information		Comparing Surgeons
Monthly Cost Summary Employer Contribution \$225.00 Premiums Medical \$312.76 Dental \$73.85 Vision \$17.60 Prescription \$74.90 Total \$479.11 Health Flexible Account HRA Contributions \$20.00 Available \$240.00 You Owe \$274.11	Surgery Name: <u>Lumbar Laminectomy</u> Common Name(s): Back surgery; Disc surgery Purpose: Take pressure off the nerves in the spine in order to remove the cause of pain. Description: For this operation, the patient must be under <u>general anesthesia</u> and placed on a machine that takes over breathing. Once asleep under anesthesia, the patient is placed face down on the operating table. The surgeon cuts into the lower back over the problem area of the spine. The skin and muscles are pulled away. The surgeon takes the pressure off the nerves by removing parts of the bony spinal disc, and the tissue that is pressing on the nerves. Time: The operation can take up to 3 hours. <u>See photos. See video.</u> Risks: <u>Blood Clots, Infection, Paralysis, Bleeding, Loss of bowel and bladder control, Loss of sexual function</u> Alternatives: Not everyone with low back pain or sciatica needs a back operation. See the reasons for getting a lumbar laminectomy by clicking here for more details. Alternatives to an operation include <u>exercise program, massage, physical therapy, and steroid injection</u> . Of course you should always consult your physician when making treatment decisions. Choosing surgeon: When interviewing a surgeon, here are a few tips and questions to ask: • How many operations have you performed? Tip: Surgeons who perform more than 100 laminectomies per year get better results than those who do less than 100 per year. • Who will take care of me after my operation? Tip: Ask if you require specialty care from a cardiologist, intensive care physician or other specialists? If you have a specific specialist you see regularly, make sure your surgeon knows who to call. Ask if the specialists should be consulted before the operation. • Who are the surgeon's partners? Tip: Remember, the partners may be caring for you that night or the next day. • Who will be my anesthesiologist? Tip: Ask if the anesthesiologist who will care for you is experienced with this type of operation and knows your specific medical conditions. References: Surgery for degenerative lumbar spondylosis. Cochrane Database Syst Rev. 2000; CD001352. Review. Seven-year clinical follow-up after lumbar disc surgery: results and predictors of outcome. Br J Neurosurg. 1999 Apr;17B:84. Quality of life before and after microsurgical decompression in lumbar spinal stenosis. J Spinal Disord. 2000 Jun;23:7-41.	Comparing Surgeons <div>NEED HELP?</div> <div>1310</div> <div>1310</div>

Fig. 12

TOP SECRET 000000

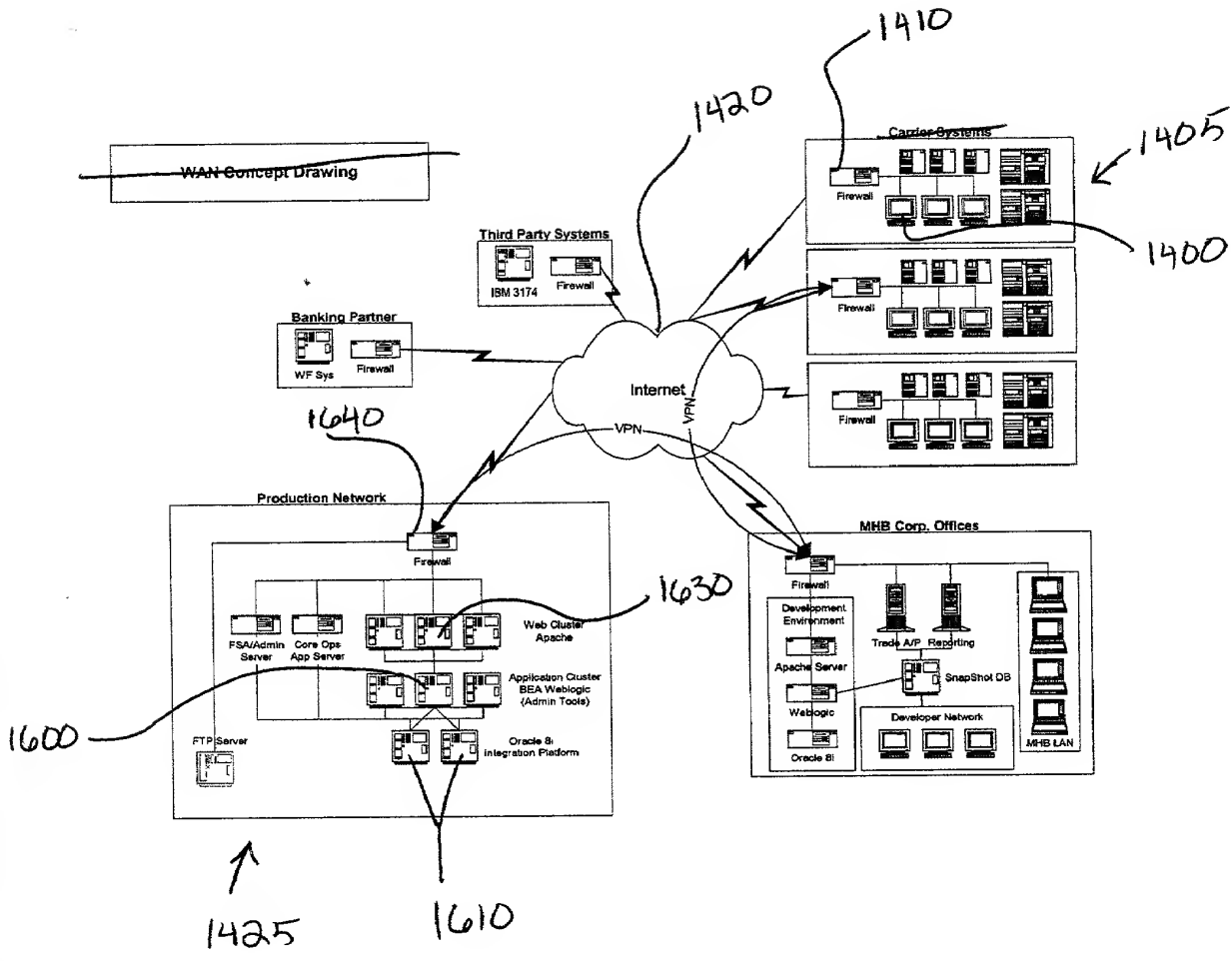


Fig. 13

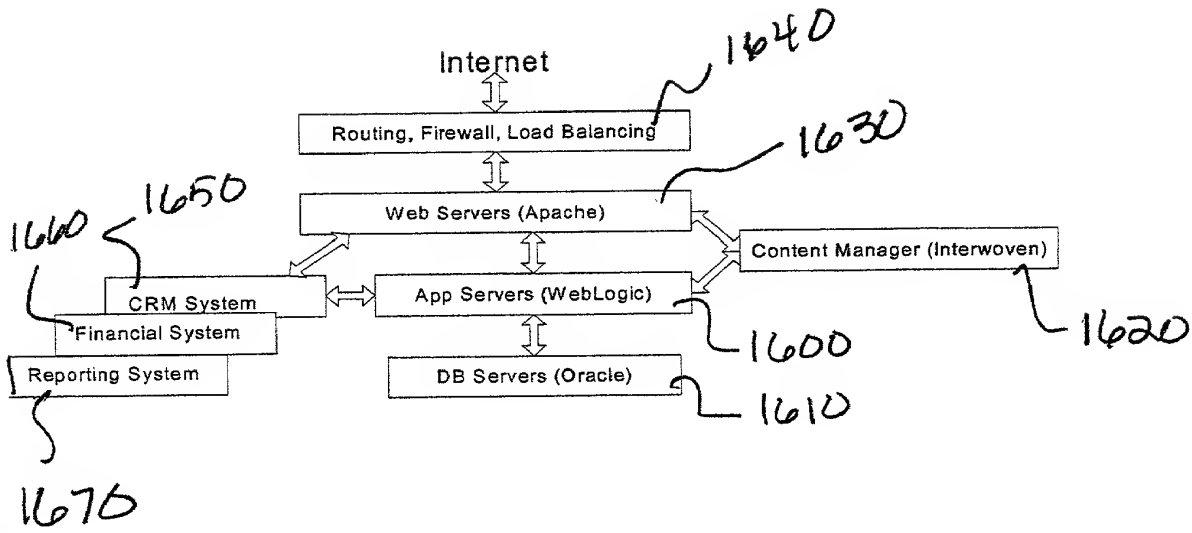


Fig. 14

FIG. 14

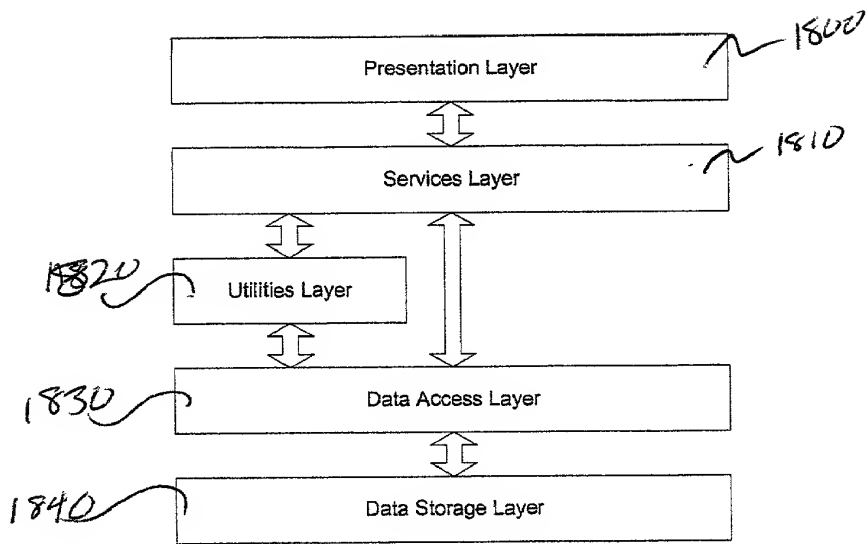


Fig. 15